

**UNITED STATES DISTRICT COURT  
DISTRICT OF NEW JERSEY**

**RAYMOND J. BOSSINGER, JR.**  
**and**  
**HELEN BOSSINGER**

**Plaintiffs,**

**vs.**

**I.C. SYSTEMS, INC.**

**Defendant.**

**Case Number**

**CIVIL COMPLAINT**

**JURY TRIAL DEMANDED**

**COMPLAINT AND JURY DEMAND**

**COMES NOW**, Plaintiffs, Raymond J. Bossinger, Jr. and Helen Bossinger, by and through their undersigned counsel, Warren & Vullings, LLP, complaining of Defendant, and respectfully aver as follows:

**I. INTRODUCTORY STATEMENT**

1. Plaintiffs are individual consumers and bring this action for actual and statutory damages and other relief against Defendant for violations to the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq. (“FDCPA”), which prohibits debt collectors from engaging in abusive, deceptive and unfair practices.

**II. JURISDICTION**

2. Jurisdiction of this court arises under 15. U.S.C. § 1692k(d) and 28 U.S.C. §1337.

3. Venue in this District is proper in that the Defendant transacts business here and the conduct complained of occurred here.

### **III. PARTIES**

4. Plaintiff, Raymond J. Bossinger, Jr., is an adult individual and citizen of the State of New Jersey, with a mailing address of P.O. Box 4071, Middletown NJ 07748-4071.

5. Plaintiff, Helen Bossinger, is an adult individual and citizen of the State of New Jersey. Helen Bossinger is the mother of plaintiff, Raymond J. Bossinger, Jr.

6. Defendant, I. C. Systems, Inc. (“Defendant”), at all times relevant hereto, is and was a corporation engaged in the business of collecting debt within the State of New Jersey with its principal place of business located at 444 Highway 96 East, St Paul Minnesota 55164

7. Defendant is engaged in the collection of debts from consumers using the telephone and mail. Defendant regularly attempts to collect consumer debts alleged to be due to another. Defendant is a “debt collector” as defined by the FDCPA, 15 U.S.C. §1692a(6).

### **IV. FACTUAL ALLEGATIONS**

8. Plaintiff (Raymond J. Bossinger, Jr.) started receiving a series of harassing calls on his cell phone (732-670-1195) from Defendant in early May 2008. The Defendant calls from numerous telephone numbers, including but not limited to, 510-924-1676, 347-584-2059, 858-384-1164 and 800-561-5695. The harassing calls are relative to an alleged consumer debt owed to Washington Mutual.

9. He has also receives regular written communication from Defendant at the mailing address listed above.

10. Plaintiff (Helen Bossinger), who is 71 years old, in failing health and severely disabled, is being harassed and berated by Defendant, who somehow obtained her telephone number (732-787-6268). Defendant calls Mrs. Bossinger from telephone numbers , including but not limited to, 347-584-2059 and 510-924-1676. In one particular call to Plaintiff, Defendant's representative (claiming to be a supervisor) told her' "He's your son. You've got to know where to find him." Mrs. Bossinger responded, "I have asked you people to stop calling me. Ray doesn't live here, he's 44 and I'm very sick." The Supervisor said, "You are not cooperating with us. Why should we stop calling you?" Mrs. Bossinger told the Supervisor to mail it to Raymond and leave her alone. The Supervisor hammered Plaintiff with, "Then tell me where he is and what his phone number is."

11. Defendant has had direct contact through the mail and via telephone with Plaintiff (Raymond Bossinger, Jr.) since May of 2008.

12. In early August of 2008, Helen Bossinger informed Raymond Bossinger, Jr. of the harassing phone calls she was receiving from Defendant. Plaintiff (Raymond Bossinger) contacted Defendant and reiterated that they did, in fact, know his telephone number and his mailing address. He asked them to stop harassing his mother, Helen Bossinger. Defendant hung up on Plaintiff (Raymond Bossinger).

13. The harassing, intimidating and bullying and rude third party contacts are violations of the FDCPA.

**COUNT I**

**FDCPA VIOLATION 15 U.S.C. § 1692 et seq.**

14. The above paragraphs are hereby incorporated herein by reference.

15. Defendant violated the FDCPA. Defendant's violations include, but are not limited to, the following: 15 U.S.C. 1692b(1), b(2), b(3), c(a)(1),c(b), d, d(2),d(5), d(6),e, e(10), e(11), f.

16. As a result of the foregoing violations of the FDCPA, Defendant is liable to Plaintiffs for a declaratory judgment that Defendant's conduct violated the FDCPA, actual damages, statutory damages, attorney's fees and costs and other appropriate relief.

**WHEREFORE**, Plaintiffs respectfully request that this court enter judgment in their favor and against Defendant and Order the following relief:

- a. Declaratory judgment that the Defendant's conduct violated the FDCPA;
  - b. Actual damages;
  - c. Statutory damages pursuant to 15 U.S.C. §1692k;
  - d. Reasonable attorney's fees and costs of suit pursuant to 15 U.S.C. §1692k;
- and
- e. Such addition and further relief as may be appropriate or that the interests of justice require.

**V. JURY DEMAND**

Plaintiffs hereby demand a jury trial as to all issues herein.

**Respectfully submitted,**

**WARREN & VULLINGS, LLP**

**Date: 9/24/08**

**BY: /s/Bruce K. Warren**

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